

EXHIBIT 4

John Hancock Life Insurance Company (U.S.A.)

Greg King
Director, Policyholder Services
197 Clarendon Street
Boston, Massachusetts 02116



May 1, 2018

0406

Larry Strulowitz
16375 NE 18th Ave Ste 202
North Miami Beach FL 33162-4700

Re: Notice of Increase to Cost of Insurance Rates - John Hancock Performance UL Policies

Dear Larry Strulowitz,

As you may know, since January 2017, we have been unable to provide inforce illustrations on about 4,000 Performance UL policies issued between 2003 and 2010, pending a review of emerging experience. That review is now complete and we are now able to provide inforce illustrations on all Performance UL policies. Also, as a result of changes in our expectations of future mortality and lapse experience, we will be increasing the Cost of Insurance rates on a subset of these policies. Overall, this increase impacts approximately 1,500 policies, and the amount of the increase will vary by policy. For your reference, we are including a list of affected policies for which you are on record as the Servicing Agent.

We are sending letters to all affected policyholders on May 7th to inform them of the increase and of potential options to help manage the increase, and we are encouraging policyholders to contact John Hancock for specific details and assistance with understanding their options.

Please note that the timing of the increases will vary by policy and will range from July 9, 2018 through July 31, 2019. The specific date for each affected policy is included on your list.

Options to Manage the Increase

We are informing affected policyholders of the following potential options:

1. Pay a higher premium to maintain the same insurance coverage.
2. Reduce insurance coverage to maintain the current planned premium. Partial surrender charges may apply in this situation.
3. Continue to pay the current planned premium while maintaining the same insurance coverage. However, without a reduction in coverage or an increase in premium payment, the policy will not remain inforce as originally projected.

Policyholders may surrender their policy, but before doing that we are strongly encouraging them to consider the value of the policy and the goals that were established when it was purchased.

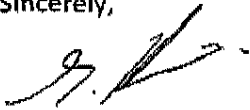
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Next Steps

We realize that you will have increased service needs and to that end, we have established a dedicated service team who can provide you with personalized information and illustrations for your affected clients. To learn more about the details of the increase and the potential options for your affected clients, we encourage you to call **800-582-1102 (Monday - Friday, 8:30 a.m. - 5 p.m. EST)** to speak with a dedicated service representative at your earliest convenience.

We are committed to working with you and your clients to understand the options and support your needs.

Sincerely,



Greg King
Director, Policyholder Services

Enclosures:

Client Listing
Sample Policyholder Letter

Client Listing for LARRY STRULOWITZ, Agent # 287888

Insured Name	Policy Number	Issue Date	COI Increase Date	Face Amount
	93605368	12/17/2007	12/20/2018	\$1,000,000
	93862431	12/14/2007	12/20/2018	\$1,000,000